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PTO/SE/082 5 (08-03)
Approved for use through 07/31/2005. OMB 0551-0331
U.S. Patent and Tredemark Office; U.S. DEPARTMENT OF COMMERCE

Sub	stitute for form 1449A/I	BiPTO		Complete if Known				
				Application Number	10/036,009-Conf. #2437			
11	NFORMATIO	ON DI	SCLOSURE	Filing Date	December 26, 2001			
S	TATEMEN'	T BY A	APPLICANT	First Named Inventor	Yuichi Takatsu			
				Art Unit	N/A			
	(Use as man)	y sheets as	necessary)	Examiner Name	Not Yet Assigned			
Sheet	1	of	1	Attorney Docket Number	65316-0008			

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Document Number Number-Kind Code <sup>2</sup> ( if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	

	FOREIGN PATENT DOCUMENTS							
Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines,	П		
Initiats* No.1		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>6</sup> (if known)	Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear			
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Oraw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. There Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the Indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English language Translation is attached.

	NON PATENT LITERATURE DOCUMENTS						
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	I,s				
DC	CA	Discussion on Practicality of Online Banking, PC Japan, Softbank Publishing, Inc., November 1, 2000, Vol. 5, 11 <sup>th</sup> Issue, pp. 190-195					

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Examiner Signature // Lu //	Date Considered 2/28/c5	-

<sup>&#</sup>x27;Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

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Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitu	te for form 1449A	B/PTO		Complete if Known			
				Application Number	10/036,009-Conf. #2437		
INF	<b>ORMATI</b>	ON DISC	LOSURE	Filing Date	December 26, 2001		
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				Art Unit	N/A		
	(Use as man	y sheets as nec	essary)	Examiner Name	Not Yet Assigned		
Sheet	1	of	1	Attorney Docket Number	65316-0008		

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	FOREIGN PATENT DOCUMENTS						
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NON PATENT LITERATURE DOCUMENTS							
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Applicant's unique citation designation number (optional). \*Applicant is to place a check mark here if English language Translation is attached.

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	Information Statement b	Disclosure y Applicant		APPLICANT Takatsu					
	(Use several she	ets if necessary)		FILING DATE 12/26/01		GRO	UP		
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